deemed to be a loss of both hands, or both feet, or a hand and a foot, as the case might be." That is to say, if a man loses his hand to-day he receives under this schedule £400, and next year, if he loses the other hand, he receives the minimum for total incapacity, £500—that is, £900.

27. Our attention has already been called to that by a previous witness. You think he had better lose those limbs at once from the point of view of the insurance company?—Yes. Of course, all we have to do is to regulate our business to indemnify a man for the risks he is running. I am merely pointing this out to you because it has a bearing on the premiums to be paid.

28. Although it might complicate that schedule, does it bear with anything like fairness on men in different professions? For instance, in the case of a clerk who has lost a hand, he might be able to turn over the pages of his books with his left hand, but a labourer could not wheel a barrow?—Just so. A skilled engineer who loses his right hand suffers more than a clerk who meets with a similar injury. A clerk very soon is able to write with his left hand, but the engineer must suffer a great loss.

29. Up to the present have the payments been uniform?—No: there have been adjustments in individual payments, sometimes a man getting £100 and sometimes £300.

30. *Mr. Alison.*] Take section 5, subsection (6), "During any period of total incapacity the weekly payment shall be one-half of the worker's average weekly earnings at the time of the accident": it has been suggested by a witness that instead of half the average weekly earnings it should be the full weekly earnings?—That would make a great increase in the premiums. Under the present Act the maximum weekly compensation is £2; under this Act it is £2 10s. Supposing a man were getting £5 a week he would be entitled to half of that, so you have increased the maximum by 10s. under this Act.

31. Then it would make a substantial increase in the premiums to be paid?—Yes, nearly double the amount, I should say.

32. With regard to clause 24, what time-limit do you suggest should be substituted for "any time thereafter," in line 18?—I have not considered that.

33. *The Chairman.*] We have had a suggestion from one witness that it should be limited to, say, five years: would that be any improvement?—Are you going to make insurance compulsory? because I suppose some employer would be liable. Supposing he has gone out of business or become bankrupt?

34. That was only a suggestion from a witness?—Our opinion is that such a thing is very liable to abuse. A man will endeavour to prove that the disease he has contracted has been caused by an accident which occurred years before.

35. Would you suggest a time which, in your opinion, should be fixed, as against the words "at any time thereafter"?—We were hoping to see clause 24 struck out of the Bill, but I understand from the Hon. Mr. Millar that we had not looked at its effect in the light intended. I should think a twelve-months limit would be enough.

36. After hearing the explanation of the Minister are you still of opinion that clause 24 should be struck out of the Bill?—No; there was a good deal in what he said. I had not thought of it in that light. There is a great deal to be said in its favour if the claim is *bona fide*, but there are many claims where the person tries to show that the injury is due to accidents that do not come under the Act. The longer the time the more difficult it would become to prove that the man was honest, because the witnesses disappear.

37. You consider that subsection (4) of clause 23 should be struck out altogether?—We think so, because that opens the door very wide. The Act has been in force long enough for all workmen to know pretty well when they have to put in their claim. I do not know whether there are any lawyers present, but I think a great deal of our trouble in the past has been due to workers having their claims built up by lawyers. Of course, there are lawyers and lawyers.

38. *Mr. Hardy.*] Do you think the proposals in this Bill are an improvement on the existing law?—I think the Bill is an improvement on the present Act. It makes clearer many matters which were obscure before.

39. You approve of the schedule being placed in the Bill setting out the amount of compensation for the loss of the several limbs and parts of the body in accidents?—I think that might be enlarged.

40. Do you approve of shortening the time for making claims against the companies?—I think the time provided here, twelve months, is too long.

41. You think, if an accident has taken place the effects of it should show themselves before the twelve months are up?—I think so, so far as our experience goes.

42. It would be possible for a man to meet with an accident that might not be very serious, and afterwards he might meet with an accident of a similar character, but more serious: would the claim be for the first or second accident, or just for the position in which the man may be in at the time?—If he is again injured and incapacitated, he would have a second claim, I should say. You are speaking from an employer's point of view.

43. I am speaking of an internal accident?—There is always a difficulty in handling those cases.

44. Do you cover many farmers' risks?—Not very many; a great many farmers carry their own risks. Those who employ casual labour do not insure—they do not cover their labourers.

45. Is it a payable or non-payable part of your business?—It is not paying a sixpence. We call it a cut rate. It has been cut down to 7s., 8s., and 9s. Of course, all these rates are taken by experience, and experience has only been brief in New Zealand. Experience has shown that farmers' risks will pay at 10s.

46. If these proposals become law, how much do you think the charges will be increased by so far as farmers are concerned?—I think they would be put back to 10s. per cent., the old rate.